

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT of MISSOURI**

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 3/26/09. You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Terry Wayne White SR
6848 Hwy E
Granby, MO 64844

Delores Ann White
6848 Hwy E
Granby, MO 64844

Case Number:
09-30264-jwv7

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-4844
xxx-xx-4719

Attorney for Debtor(s) (name and address):

Norman E. Rouse
Collins, Webster & Rouse
20th St and Prosperity Rd
P.O. Box 1846
Joplin, MO 64802-1846
Telephone number: 417-782-2222

Bankruptcy Trustee (name and address):

Patricia Ann Brown
P.O.Box 1865
1857 W. Dogwood Dr.
Joplin, MO 64801
Telephone number: 417-206-8358

Meeting of Creditors

Date: **May 15, 2009**

Time: **10:30 AM**

Location: **105 N. Lincoln St., Carthage, MO 64836**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 7/14/09

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Bankruptcy Clerk's Office: www.mow.uscourts.gov

400 E. 9th Street, Room 1510
Kansas City, MO 64106
Telephone Number: 816-512-1800
VCIS Number toll free: 888-205-2527

For the Court:

Court Executive:
Ann Thompson

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 3/27/09

The trustee may give notice at the meeting of his intent to abandon property unless objections are filed within 15 days. Creditors with a security interest in the property must provide evidence of perfection to the trustee prior to this meeting. Pursuant to 11 USC § 727 (a)(12), creditors and parties in interest seeking to delay or postpone debtor(s)' discharge on grounds that 11 USC § 522 (q)(1) may be applicable to debtor(s) or that a proceeding is pending in which the debtor(s) may be found guilty of a felony as described in 11 USC § 522 (q)(1)(A) or may be liable for a debt as described in 11 USC § 522 (q)(1)(B) must file a motion to delay or postpone such discharge prior to the last day to object to the discharge, as set out above.

If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access to the courthouse.

EXPLANATIONS

FORM B9A (3/09)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
--- Refer to Other Side for Important Deadlines and Notices ---	

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0866-3
Case: 09-30264

User: admin
Form ID: b9a

Page 1 of 1
Total Served: 19

Date Rcvd: Mar 27, 2009

The following entities were served by first class mail on Mar 29, 2009.

db/jdb +Terry Wayne White, SR, Delores Ann White, 6848 Hwy E, Granby, MO 64844-7136
aty Norman E. Rouse, Collins, Webster & Rouse, 20th St and Prosperity Rd, P.O. Box 1846,
Joplin, MO 64802-1846
tr +Patricia Ann Brown, P.O.Box 1865, 1857 W. Dogwood Dr., Joplin, MO 64801-9012
smg Missouri Department of Revenue, General Counsel's Office, PO Box 475,
Jefferson City, MO 65105-0475
12912408 Bank of America, PO Box 15726, Wilmington, DE 19886-5726
12912409 +Barnes Jewish Hospital, c/o Patient Accounts, One Barnes-Jewish Hospital Plaza,
Saint Louis, MO 63110-1094
12912411 Discover Card, PO Box 6103, Carol Stream, IL 60197-6103
12912412 +Dr Kurtis Cox, PO Box 3810, Joplin, MO 64803-3810
12912413 +Dr. Ely Gordan, 336 S Jefferson St, Neosho, MO 64850-1769
12912414 +Dr. Jasbir Dhawan, 3202 Mc Intosh Cir # 302, Joplin, MO 64804-3686
12912415 +Freeman Hospital, 1102 W 32nd St, Joplin, MO 64804-3594
12912416 +Freeman Hospital Neosho, 113 W Hickory St, Neosho, MO 64850-1705
12912417 +La-Z-Boy Midwest, 4301 Howard Bush Dr, Neosho, MO 64850-9104
12912418 +Metlife Home Loans, 4000 Horizon Way, Irving, TX 75063-2260
12912419 +NCO Financial Systems, 507 Prudential Rd, Horsham, PA 19044-2368
12912421 Sears Credit Card, PO Box 6936, The Lakes, NV 88901-6936
12912422 +Southwest Missouri Bank, PO Box 814, Carthage, MO 64836-0814

The following entities were served by electronic transmission on Mar 27, 2009.

12912408 EDI: BANKAMER2.COM Mar 27 2009 17:53:00 Bank of America, PO Box 15726,
Wilmington, DE 19886-5726
12912410 EDI: DISCOVER.COM Mar 27 2009 17:53:00 Discover, PO Box 30395,
Salt Lake City, UT 84130-0395
12912420 EDI: RMSC.COM Mar 27 2009 17:53:00 Sam's Club, PO Box 981064, El Paso, TX 79998-1064
12912421 EDI: SEARS.COM Mar 27 2009 17:53:00 Sears Credit Card, PO Box 6936,
The Lakes, NV 88901-6936

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2009

Signature:

